

ABSTRACT

Methods and apparatus for pooling credit and business information are disclosed. A disclosed apparatus includes an input and a data processing facility structured to process credit information received at the input from one of a plurality of unrelated users. The apparatus also includes a data storage device structured to store the processed credit information received from the plurality of unrelated users and a search engine responsive to a request from a requestor for credit information to search the data storage device for responsive credit information. The apparatus further includes an output for outputting the responsive credit information to the requestor.

The apparatus may also include an accounting facility cooperating with the search engine to charge a search fee to the requestor of the responsive credit information without disclosing lender identification information associated with the credit information.